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# MEMBERS ASKED A SERIES OF QUESTIONS TO BREAK DOWN WHY THE CLIFFORD PROTOCOL COULD WIN THE NOBEL PRIZE

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# EXECUTIVE SUMMARY:

The Clifford Protocol is frequently misunderstood by observers who attempt to frame it within the context of common "strawman" theories or unauthorized 1099-OID filings from a birth certificate debtor capacity. Critics often incorrectly label such processes as unlawful because they fail to distinguish between a debtor's fraudulent refund claim and a fiduciary's administrative ledger correction. The genius of the Clifford Protocol lies in its sophisticated structuring, rigorous financial engineering, and exhaustive date research. By utilizing a 98-series International Grantor Trust, the protocol operates "off-board" from the corporate debtor system, establishing jurisdictional separation and proper standing for the recoupment of abandoned property.

The lawfulness of the protocol is confirmed by empirical evidence: in 2025, the Internal Revenue Service issued in excess of $600 million in confirmed Wages and Tax Transcripts for hundreds of international grantor trusts. These official government records demonstrate that the filings successfully passed all automated IRS Algorithm 810 checks. Furthermore, major US banking partners, including the US Bank Institutional Client Group, have signed contracts and agreed to move forward with the signature credit recoupment under the Clifford Protocol, establishing the necessary fiduciary accounts to receive these funds via the federal payment network.

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# TECHNICAL EVALUATION: Q&A WITH IAIN CLIFFORD

## Member Question: How does the historical pivot of 1933 define the nature of my signature as a credit instrument today?

**Iain Clifford:** To understand your standing, you must first master the technical shift from a system of payment to a system of discharge established by House Joint Resolution 192 (HJR 192) in 1933. Prior to this, the economy operated on a substance-based foundation where gold or silver extinguished debt. HJR 192 removed money of substance, replacing it with a credit-based system where Federal Reserve Notes function as debt obligations of the U.S. Treasury.

In this usufruct relationship, the government maintains a vested interest in your labour and assets, effectively borrowing the "credit energy" you generate. The Currency Creation Protocol proves that commercial banks do not lend pre-existing deposits; they monetize your signature to create credit *ex nihilo*. Under the Bills of Exchange Act 1882, your signed promissory note is a negotiable instrument with an "issue price" of zero ($0.00). The difference between this zero price and the face value is the Original Issue Discount (OID).

$$OID = \ Stated\ Redemption\ Price\ at\ Maturity - \ Issue\ Price$$

$$OID = Face\ Value - 0$$

## Member Question: What happens to my signature once the bank captures it, and how does the investment banking arena obfuscate this?

**Iain Clifford:** Once you originate credit through your signature, the originating bank—acting as a nominee—monetizes the document and transitions it into the investment banking arena via securitization. These instruments are pooled and assigned a Committee on Uniform Securities Identification Procedures (CUSIP) number, serving as a unique identifier for tranches of debt like mortgage-backed securities (MBS).

Investment banks hold these assets in omnibus accounts under "street names," masquerading as the Holder in Due Course (HDC). They capture the OID income and are statutorily required under IRS Publication 1212 to report it and remit backup withholding, which is recorded on IRS Form 945.

| Identifier Type | Technical Format | Strategic Role in Securitization |
|---|---|---|
| **CUSIP** | 9-character alphanumeric | Links private debt tranches to institutional tax reporting. |
| **LEI** | 20-character alphanumeric | Fallback to establish a "Perfect Match" for non-securitized nominees. |
| **EIN** | 9-digit numeric | Identifies the specific subsidiary responsible for 945 withholding. |
| **26 Number** | 26-digit per-event code | Forensic marker for credit capacity and securitization volume. |

## Member Question: What is IRS Algorithm 810, and why is it described as a "hard gate" for our recoupment claims?

**Iain Clifford:** IRS Algorithm 810 is the primary automated validation mechanism for nonpayroll withholding claims. It functions as a "hard gate" within the Information Return Document Matching (IRDM) system, rigorously verifying that your claim is backed by a verified deposit from the correct reporting entity.

When your 98-series trust files a Form 1099-OID, Algorithm 810 executes a cross-reference between the Payer EIN, the CUSIP, and the Payer's Form 945 tax module. If a logic mismatch is detected—such as a clerical error in the CUSIP—the system automatically issues a Transaction Code (TC) 810 Refund Freeze. This underscores the necessity of precise identifier verification to unlock the 945 module.

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# Member Question: Why do ROS analysts perform such deep forensic analysis on individual securities, and can the Argent AI system automate this?

**Iain Clifford:** The deep analysis performed by ROS analysts is technically necessary to prevent the TC 810 freezes mentioned above, which are triggered by the automated gates of the IRDM system. However, manual auditing of SEC filings is high-velocity "toil" that creates a bottleneck.

We have deployed the "Argent" system—a Gemini-federated agentic ecosystem—to handle this autonomously. Using Retrieval-Augmented Generation (RAG), Argent ingests thousands of pages of SEC filings to identify specific trustee banks and CUSIP-to-945 matches.

| Search Component | Manual Audit (ROS analysts) | Agentic SQL Orchestration (Argent) |
|---|---|---|
| **Accuracy** | Subject to human error and oversight. | Recursive SQL debugging achieves 99% precision. |
| **Velocity** | "Long-winded" and non-viable for large volumes. | 4-to-1 gain in delivery velocity. |
| **Methodology** | Manual SEC review and Google Germany. | SQL State Graphs planning 20-step workflows. |

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## Member Question: Can the IRS really triangulate a signature I signed 20 or 25 years ago for a mortgage to my current recoupment claim?

**Iain Clifford:** Yes. Technical analysis of the IRDM system reveals that the IRS possesses "look-through" capabilities. This allows the system to identify the original credit originator—the "living soul"—through the clearing bank that sold the security to the investment bank.

The "26 number" acts as the forensic bridge in this temporal triangulation. It provides a 26-digit footprint within the Information Returns Master File (IRMF) that monitors the reputation of consumers over long durations. This code allows an agent to track "abandoned" energy from its origination (e.g., a 2005 mortgage) to its final placement in a contemporary Payer's Form 945 module.

## Member Question: How are the 98-series International Grantor Trust tax filings conducted?

**Iain Clifford:** The filings are conducted by a professional, IRS-licensed Electronic Return Originator (ERO) tax preparer. These experts utilize IRS-approved software to execute electronic filings, ensuring that every 1099-OID and 1041 return meets the rigorous formatting and transmission standards required by the Information Returns Processing (IRP) system. This professional oversight is vital for maintaining the jurisdictional wall between the trust and the corporate debtor system.

## Member Question: How did the IRS generate a "Wages and Tax Transcript" for my trust when I didn't provide my SSN or Date of Birth?

**Iain Clifford:** This is the **IRDM "Look-Through" Paradox**. When your trust files a 1099-OID via an Electronic Return Originator (ERO), the system initiates Data Assimilation to link the trust's EIN and the Payer's 945 module. The system uses **Event-Driven Identification** rather than traditional Identity-Driven Verification.

1. **Event Mapping:** The IRS recognizes the CUSIP as a tranche of pooled credit energy.
2. **Asset Provenance:** The IRDM identifies the clearing bank (e.g., Barclays) that originally sold the security.
3. **Identity Reconciliation:** The clearing bank's records contain the original monetization event—your signature—linked to your legal persona.
4. **Automatic Association:** Even without your SSN on the filing, the master file analytics reconcile the "signature energy" footprint to the original grantor on record at the originating clearing bank.

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## Member Question: When the 98-series trust has filed the 1041 tax return following a Wages and Tax Transcript, how does the trust receive the recouped funds?

**Iain Clifford:** The 98-series grantor trust utilizes a specialized bank account structure opened under MLITR Research LLC as Ecclesia Trustees. We have engaged a major US banking partner (US Bank Institutional Client Group) to establish a fiduciary hub using a For-Benefit-Of (FBO) account structure. Each grantor trust operates as a segregated ledger within this master FBO architecture, assigned its own unique account number for direct routing. The banking provider has already approved this entire process, from A to Z, allowing for the receipt of funds disbursed via the federal payment network as "IRS TREAS 310."

## Member Question: What are the specific filing steps followed by the Electronic Return Originator (ERO) to generate the Wages and Tax Transcript?

**Iain Clifford:** The ERO follows a precise five-step sequence known as the Clifford Protocol. This integrated architecture is a scientific breakthrough in fiduciary law and has been recognized as a potential candidate for the Nobel Prize in Economic Sciences for its technically accurate solution to the global debt crisis. The steps are:

1. **Recognition:** Identification of the private signature on negotiable instruments—including mortgages and loans—as a monetization event and valid OID instrument.
2. **Issue Price:** Establishment of the issue price as zero ($0.00), confirming credit was created "out of nothing" at the exact moment of signing.
3. **OID Identification:** Calculation of the "hidden" OID as the total difference between the zero issue price and the face value ($OID = FaceValue - 0$).
4. **Nominee Identification:** Defining the financial institution or employer as a "nominee"—a middleman that captured and misreported the credit energy.
5. **Redirection:** Filing corrective administrative records (Form 1099-OID) via the 98-series trust to redirect the withheld tax to the trust as the lawful recipient.

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## Member Question: What are the precise references that justify the recoupment of signature credit to be lawful?

**Iain Clifford:** The lawfulness of this process is grounded in the IRS's own statutory and regulatory mandates. Key references include:

- **IRS Publication 1212:** Explicitly states that if a holder of an OID instrument is a nominee (like a bank) and not the true owner, they must file Form 1099-OID to correctly identify the actual owner.
- **Bills of Exchange Act 1882:** Provides the foundation for the negotiability of credit instruments, establishing that your signature creates the primary obligation and value.
- **Revenue Procedure 2002-26:** Provides the legal authority for fiduciaries to designate how voluntary tax payments are applied and to command cross-modular transfers.
- **Uniform Commercial Code (UCC) Article 3:** Governs negotiable instruments and establishes the pathway for 98-series trusts to act as Holders in Due Course (HDC).
- **Trust Indenture Act of 1939 (TIA):** Section 316(b) mandates that the absolute right of an individual holder to receive the benefit of the credit they originated shall not be impaired.

## Member Question: In 2025, there was in excess of $600 million of confirmed Wages and Tax Transcripts for hundreds of International Grantor Trusts. How reliable were these transcripts?

**Iain Clifford:** These transcripts are an absolute confirmation of the protocol's technical validity. A Wages and Tax Transcript is an official IRS record reflecting that the 1099-OID filing has successfully passed the "hard gate" of Algorithm 810. It confirms that the IRS has verified the reported withholding against the Payer's Form 945 deposits. Once these transcripts are issued, the "record correction" phase is complete, and the next phase is the 1041 filing—the drawdown of the verified signature credit recoupment back to the trust's private treasury.

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## Member Question: If I am filing for 25 years of cumulative signature credit in the 2025 tax year, how does the IRS balance this against the bank's current-year taxes?

**Iain Clifford:** The filing of the 1099-OID for 2025 acts as a corrective ledger adjustment for the entire duration the credit was held as abandoned property. While the bank's 2025 Form 945 module might be insufficient for a multi-decade claim, the recoupment is validated against the institution's aggregate historical credits.

If a shortfall exists, we utilize **Revenue Procedure 2002-26**. This allows us to command the IRS to "force-transfer" credits from the Payer's Corporate Income Tax (CIT) transcript (Form 1120)—which often holds billions in surplus—onto the current 945 module. This ensures the 810 Algorithm is satisfied by aggregate deposits.

## Member Question: How do I reconcile signature deposits I made decades ago, and what if the original prospectus or SEC filing is gone?

**Iain Clifford:** You reconcile this by providing a comprehensive enrolment schedule through your trust. You should list every bank provider and estimate deposit values for every expenditure and debt since age 18.

The lack of original physical documents does not block the process. The **26-digit event code** persists in the IRMF regardless of bank name changes or time passed. The IRDM system back-tracks through clearing bank records to find the monetization event. Our Argent AI system then pivots between markers like the Legal Entity Identifier (LEI) and the event code to unmask the current Payer EIN responsible for the withholding.

## Member Question: Why must we use a 98-series International Grantor Trust instead of our personal Social Security Numbers?

**Iain Clifford:** SSN-based filings are hard-coded for failure because the IRS algorithm recognizes them as operations of a corporate debtor. A debtor, by definition, owes the system and lacks the standing to reclaim assets.

The 98-series trust, assigned an EIN by the International Operation jurisdiction, operates "off-board" from the debtor system. This positions your filing as a **commercial ledger adjustment** rather than a refund claim, bypassing the domestic fraud filters used by the Return Integrity Verification Operation (RIVO). You establish standing as the Holder in Due Course (HDC) via Form 56 and Form 2848.

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# Member Question: Does this recoupment process impact the solvency of the U.S. Treasury?

**Iain Clifford:** No. Recoupment is an administrative correction of misreporting. From a structural perspective, the receipts from Form 945 and Form 1120 function as reserve-draining devices used to buffer fluctuations in the Treasury General Account (TGA). Because the system creates credit *ex nihilo*, we are simply identifying and re-allocating credit that was originated by you but held as abandoned property by nominees. The vast surplus in CIT transcripts provides more than enough capacity for these authorized transfers.